

CARVER FEDERAL SAVINGS BANK

	Disbursement Date 08/27/2010	Cert 30394	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$646	\$755	16.8%		
Loans	\$438	\$604	37.9%		
Construction & development	\$5	\$5	-1.2%		
Closed-end 1-4 family residential	\$129	\$147	14.5%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-76.1%		
Commercial & Industrial	\$38	\$77	101.0%		
Commercial real estate	\$202	\$269	33.3%		
Unused commitments	\$23	\$36	55.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$35	-11.0%		
Asset-backed securities	\$0	\$0	-50.0%		
Other securities	\$67	\$48	-28.0%		
Cash & balances due	\$76	\$47	-38.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$581	\$688	18.4%		
Deposits	\$528	\$606	14.7%		
Total other borrowings	\$41	\$70	70.7%		
FHLB advances	\$41	\$70	70.7%		
Equity					
Equity capital at quarter end	\$66	\$67	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.1%	--		
Tier 1 risk based capital ratio	16.2%	12.7%	--		
Total risk based capital ratio	18.4%	14.1%	--		
Return on equity ¹	1.9%	3.9%	--		
Return on assets ¹	0.2%	0.4%	--		
Net interest margin ¹	3.0%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	52.9%	41.4%	--		
Loss provision to net charge-offs (qtr)	265.6%	256.0%	--		
Net charge-offs to average loans and leases ¹	-0.4%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.4%	2.8%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.2%	0.0%	0.0%	349.1%	--
Commercial & Industrial	4.1%	3.2%	0.0%	0.1%	--
Commercial real estate	2.0%	1.7%	0.0%	0.0%	--
Total loans	2.5%	2.1%	0.0%	0.1%	--